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APPLICATION NO. FILING DAT		ILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/325,536		06/04/1999	KEVIN BOYLE	47004.000040	2934
21967	7590	06/21/2002			
HUNTON (			EXAMINER		
INTELLECTUAL PROPERTY DEPARTMENT 1900 K STREET, N.W.				THOMPSON JR, FOREST	
SUITE 1200 WASHINGTON, DC 20006-1109				ART UNIT	PAPER NUMBER
	<b>-</b> - · <b>,</b>			3625	
				DATE MAILED: 06/21/2002	2

Please find below and/or attached an Office communication concerning this application or proceeding.

Applicant(s)

BOYLE ET AL. 09/325,536 Interview Summary Examiner Art Unit 3625 Forest O. Thompson Jr. All participants (applicant, applicant's representative, PTO personnel): (1) Forest O. Thompson Jr.. (3) Dave Milligan (202-955-1687). (2) Wynn Coggins. (4) Steve Schreiner. (5) Jeff Son Hh Date of Interview: 11 June 2002. Type: a) Telephonic b) Video Conference c) Personal (copy given to: 1) applicant 2) applicant's representative) Exhibit shown or demonstration conducted: d) Yes e) No. If Yes, brief description: See Continuation Sheet. Claim(s) discussed: \_&//. Identification of prior art discussed: all identified in last rejection Agreement with respect to the claims f) was reached. g) was not reached. h) N/A. Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: See Continuation Sheet . (A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.) i) It is not necessary for applicant to provide a separate record of the substance of the interview (if box is checked). Unless the paragraph above has been checked. THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office

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action has already been filed, APPLICANT IS GIVEN ONE MONTH FROM THIS INTERVIEW DATE TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on

reverse side or on attached sheet.

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action

	bit shown or demonstration conducted, If Yes, brief description:
Continuation of Subs	stance of Interview including description of the general nature of what was agreed to if an
agreement was reach	ned, or any other comments:
how they d	Schreier precented explanation of their claim and stinguished over prior art. We predentified some
acess of	claime that needed more definition Mr. Milligan
	is a claims and submit an amendment. Mir. Thomps.
will re	sewish and 1 it
Hene	search credit card operations on auto-payments
VIII) KS	payments.

WYNN W. COGGINS
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600

Just Thompson Au 36 25' 703-301-5449